

PORTER BANCORP, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1249712	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$1,160	\$1,075	-7.3%		
Loans	\$900	\$709	-21.1%		
Construction & development	\$70	\$43	-38.4%		
Closed-end 1-4 family residential	\$255	\$208	-18.6%		
Home equity	\$23	\$21	-11.7%		
Credit card	\$0	\$0	-7.5%		
Other consumer	\$16	\$10	-33.5%		
Commercial & Industrial	\$53	\$53	0.6%		
Commercial real estate	\$323	\$232	-28.1%		
Unused commitments	\$53	\$61	16.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$91	\$101	10.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$85	\$105	23.9%		
Cash & balances due	\$47	\$109	135.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$4	\$1	-78.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$4	\$1	-78.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,088	\$1,011	-7.1%		
Deposits	\$1,066	\$990	-7.2%		
Total other borrowings	\$8	\$7	-15.5%		
FHLB advances	\$6	\$4	-19.8%		
Equity					
Equity capital at quarter end	\$72	\$64	-11.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.4%	6.3%	--		
Tier 1 risk based capital ratio	7.7%	9.4%	--		
Total risk based capital ratio	9.8%	11.4%	--		
Return on equity <sup>1</sup>	-29.8%	1.2%	--		
Return on assets <sup>1</sup>	-1.8%	0.1%	--		
Net interest margin <sup>1</sup>	3.5%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	59.9%	27.6%	--		
Loss provision to net charge-offs (qtr)	161.3%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.9%	2.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	11.1%	19.7%	0.1%	0.2%	--
Closed-end 1-4 family residential	10.2%	12.3%	0.4%	0.3%	--
Home equity	2.4%	3.4%	0.2%	1.0%	--
Credit card	0.0%	2.0%	0.0%	0.0%	--
Other consumer	0.9%	0.1%	2.2%	1.2%	--
Commercial & Industrial	4.7%	5.5%	1.7%	1.4%	--
Commercial real estate	14.3%	20.9%	0.6%	0.8%	--
Total loans	10.5%	14.4%	0.5%	0.6%	